

AAA OF CAROLINA
PO BOX 29620
CHARLOTTE NC 28229

805218 10 5 SP 1.840 PATLG11A 001 000010

NEED IT MOV ED? LLC
821 SOUTH OTT RD
COLUMBIA SC 29205



* 366 (08/0) * 0950 * 1781 SC (08/12)

0439I

PATLG11A 000010 010 * 010 001 < 2364 (08/11) * 0950 * 1781 SC (08/12) >



AAA OF CAROLINA
PO BOX 29620
CHARLOTTE, NC 28229

PROGRESSIVE
COMMERCIAL

NEED IT MOV ED? LLC
821 SOUTH OTT RD
COLUMBIA, SC 29205

Policy number: 07580027-0

Underwritten by:
Progressive Northern Insurance Co
Policyholder:

May 3, 2018
Page 1 of 2

1-704-569-3600

AAA OF CAROLINA

Contact your agent for personalized service.

Customer Service

1-800-444-4487

24 hours a day, 7 days a week

1-800-556-0014 (fax)

Mailing Address

Progressive
PO Box 94739
Cleveland, OH 44101

Why pay more? Verify your discount(s)!

Please provide the information requested

We need your help verifying your eligibility for a discount(s) and don't want you to lose out on valuable savings.

Please take a moment to review the item(s) marked with an "X" below and provide the requested documents we need in order to keep your discount(s) in place. Without it, we'll adjust your premium.

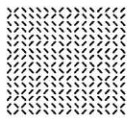
xx Prior Insurance Discount

Please provide a document from your previous insurance company (with the same name of the insured as on your Progressive policy) verifying continuous coverage, without a lapse in insurance, up to and including your Progressive policy effective date. Examples include but are not limited to:

- a declarations page from your previous policy
- a renewal notice or renewal quote from your previous carrier

Livery-Prior Insurance Discount

Please provide a document from your Livery business previous insurance company (with the same name of the insured as on your Progressive policy) verifying continuous coverage, without a lapse in insurance, up to and including your Progressive policy effective date. Examples include but are not limited to:

- 
- a declarations page from your previous Livery business policy
 - a renewal notice or renewal quote from your previous Livery carrier

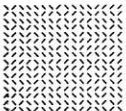
Package Discount

Please provide a copy of the declarations page from your current business owners or general liability policy. The document should display the same name of the insured as on your Progressive policy.

Thank you for taking the time to provide this information.

Please fax to 1-800-556-0014 or mail the requested information by **May 17, 2018** and include this page for reference. If you have any questions, please call us anytime at 1-800-444-4487 or contact your agent for personalized service.

PATLG11A 000010 010 010 002 < 2364 (08/11) * 0950 * 1781 SC (08/12) >



AAA OF CAROLINA
PO BOX 29620
CHARLOTTE, NC 28229

PROGRESSIVE
COMMERCIAL

Policy number: 07580027-0

Underwritten by:

Progressive Northern Insurance Co

May 3, 2018

Policy Period: May 1, 2018 - May 1, 2019

NEED IT MOVED? LLC
821 SOUTH OTT RD
COLUMBIA, SC 29205

Welcome to Progressive

Your coverage began on May 1, 2018

Thank you for purchasing your policy from AAA OF CAROLINA. We'll get your hard-working vehicles back on the road fast following an accident. Instead of outsourcing, our commercial claims professionals manage all repairs to help save you time and money when it really matters - when you need to get back in business. We are pleased to have you as a customer and we look forward to serving you.

Enclosed you will find

- Your Commercial Auto Insurance Coverage Summary (Declarations Page)
- Your policy contract
- Your permanent identification (ID) cards

Contact AAA OF CAROLINA for personalized service at 1-704-569-3600

As an independent agency, AAA OF CAROLINA provides a high level of service and counsel that is personalized to your needs and lifestyle. Please contact your agency for servicing your policy or for other insurance needs. If you need service when your agency is not available call 1-800-444-4487, 24 hours a day, 7 days a week.

Access your policy online, anytime

Don't forget that you can always log in to your policy online to pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at progressiveagent.com.

Call 1-800-274-4499 to report a claim

We get to work on your claim quickly, providing clear communication throughout the claim and repair process and personally handling your claim from beginning to end. Our Commercial Auto claims representatives are ready to assist you 24 hours a day, 7 days a week, every day of the year.

PATLG11A 000010 010 * 010 003 < 2364 (08/11) * 0950 * 1781 SC (08/12) >



AAA OF CAROLINA
PO BOX 29620
CHARLOTTE, NC 28229

PROGRESSIVE
COMMERCIAL

Named insured

NEED IT MOVED? LLC
821 SOUTH OTT RD
COLUMBIA, SC 29205

Policy number: 07580027-0

Underwritten by:
Progressive Northern Insurance Co
May 3, 2018
Policy Period: May 1, 2018 - May 1, 2019
Page 1 of 2

progressiveagent.com

Online Service

Make payments, check billing activity, print policy documents, or check the status of a claim.

1-704-569-3600

AAA OF CAROLINA

Contact your agent for personalized service.

1-800-444-4487

For customer service if your agent is unavailable or to report a claim.
PO Box 94739
Cleveland, OH 44101

Commercial Auto Insurance Coverage Summary

This is your Declarations Page

Your coverage began the later of May 1, 2018 at 12:01 a.m. or at the time your application is executed on the first day of the policy period. This policy period ends on May 1, 2019 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for an auto may not be combined with the limits for the same coverage on another auto, unless the policy contract allows the stacking of limits. The policy contract is form 6912 (06/10). The contract is modified by forms 2852SC (12/05), 4757SC (08/12), Z434 (08/11), 4852SC (01/10), 4881SC (02/11) and Z228 (01/11).

The named insured organization type is a corporation.

Outline of coverage

Auto coverage part

Description	Limits	Deductible	Premium
Liability To Others			\$1,933
Bodily Injury and Property Damage Liability	\$750,000 combined single limit		
Uninsured Motorist			126
Bodily Injury	\$300,000 combined single limit each accident		
Property Damage	(included in combined single limit)	\$200	
Underinsured Motorist			127
Bodily Injury	\$300,000 combined single limit each accident		
Property Damage	(included in combined single limit)	\$0	
Medical Payments	\$5,000 each person		52
Comprehensive			373
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			517
See Auto Coverage Schedule	Limit of liability less deductible		
Subtotal policy premium			\$3,128

Motor Truck Cargo coverage part

Description	Limits	Deductible	Premium
Motor Truck Cargo	\$5,000	\$500	\$260
Subtotal policy premium			\$260
South Carolina Uninsured Motorist Fund charge			2
Total 12 month policy premium and fees			\$3,390

Rated driver

1. ADAM BUTLER

Rated commodities

1. APPLIANCES
2. HOUSEHOLD GOODS (MOVER)
3. FURNITURE (NEW)

Auto coverage schedule

1. 2011 Toyota 4runner		Actual Cash Value (plus \$2,000.00 Permanently Attached Equip)		
VIN: JTEZU5JR7B5028000		Garaging Zip Code: 29205		Radius: 200
Liability Premium	Liability	UM	UIM	Med Pay
	\$1,933	\$126	\$127	\$52
Physical Damage Premium	Comp/Glass Deductible	Comp/Glass Premium	Collision Deductible	Collision Premium
	\$500/\$0	\$346	\$500	\$497
				Auto Total
				\$3,081
2. 2017 Anvil Trailer		Stated Amount: *\$2,000 (including Permanently Attached Equip)		
VIN: 7FYBE1011HD001160		Garaging Zip Code: 29205		Radius: 200
Liability Premium	Liability			
	\$0			
Physical Damage Premium	Comp/Glass Deductible	Comp/Glass Premium	Collision Deductible	Collision Premium
	\$500/\$0	\$27	\$500	\$20
				Auto Total
				\$47

*A vehicle's stated amount should indicate its current retail value, including any special or permanently attached equipment. In the event of a total loss, the maximum amount payable is the lesser of the Stated Amount or Actual Cash Value, less deductible. Be sure to check stated amount at every renewal in order to receive the best value from your Progressive Commercial Auto policy.

Premium discount

Policy	
07580027-0	Paid In Full

Important Cancellation Information

THE INSURER CAN CANCEL THIS POLICY FOR WHICH YOU ARE APPLYING WITHOUT CAUSE DURING THE FIRST 90 DAYS. THAT IS THE INSURER'S CHOICE. AFTER THE FIRST 90 DAYS, THE INSURER CAN ONLY CANCEL THIS POLICY FOR REASONS STATED IN THE POLICY.

Privacy Policy

About this notice

We are committed to protecting your privacy and earning your trust. This notice describes the personal information we collect about you and how we use and protect it. It applies to our current and former customers who live in your state, and replaces earlier versions that we may have given to you.

Summary

This section summarizes our privacy practices. For more detail, please read the entire privacy policy.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to conduct our business and provide insurance to you.
- We will share your information with your selected agent or broker.
- We will not share your information with other companies for their marketing purposes without your consent.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

What information do you collect about me?

We collect information about you to quote and service your insurance policy. This is called "**Nonpublic Personal Information**" if it identifies you and is not available to the public. Depending on the product, we collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Application information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, type of vehicle, and information about other drivers.
- **Consumer report information:** We obtain this from consumer reporting agencies. It includes your driving record, claims history with other insurers, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Transaction information:** This is information about your transactions with us, our affiliates, or others. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information that we require for billing and payment.
- **Web site information:** This information is unique to Internet transactions. It includes the Web site that linked you to ours, your computer operating system, and the pages you viewed on our site. Some Web sites, including ours, may also store "cookies" on your computer. Cookies collect technical data, like your Internet protocol (IP) address, operating system, and session ID. They can also save certain information entered by you. Some of our Web sites contain more information about our Web site privacy practices. Please read it when using the sites.

Who might get information about me from you?

We will share information about you only as permitted by law. We will not share your Nonpublic Personal Information with other companies for their marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

Disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research or comply with the law. Recipients include, for example, our family of insurance companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. These parties may disclose the information to others as permitted by law. For example, consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business.

Where permitted by law, we may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

How do you protect my information?

We restrict access to your Nonpublic Personal Information to our employees and others who we feel must use it to provide our products and services. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

How can I review and correct information you have about me?

To review information we have about you, send a written request to Customer Service, PO Box 94739 Cleveland, OH 44101. You must describe the kind of information you want to review and state that your request is in response to this Privacy Policy. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Report Information about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report Information, such as your credit report. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone named by you who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object, including the information you think is correct. Your statement will then become part of your file. It will be sent to the same persons to whom we would send a copy of any correction or change.

Our family of insurance companies

This notice is from our family of insurance companies. As of the date of this Privacy Policy, this includes: Artisan and Truckers Casualty Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progressive Advanced Insurance Company, Progressive American Insurance Company, Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain Insurance Company, Progressive Northeastern Insurance Company, Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Professional Insurance Company, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, Progressive West Insurance Company, and United Financial Casualty Company.

Provider Network Program

If you're hurt in an accident that's covered by your Progressive policy, you may have access to a network of medical providers in your area who can treat you. These providers may offer reduced rates through the network that could allow you to get more treatment if necessary.

Visit progressive.com/providernetworks anytime to find out what provider networks are available in your area. The claim representative handling your medical claim will also be able to provide this information if you're in an accident.

You are under no obligation to use any network referenced above. You're free to see a medical service provider of your choice. Using a provider within the network doesn't necessarily mean that we'll cover the cost of their services. If you're in an accident, always check with the claim representative handling your medical claim to confirm what's covered.

Form Z271 (01/12)

PATLGT11A 000010 010 010 006 < 2364 (08/11) * 0950 * 1781 SC (08/12) >



Policyholder Disclosure - Notice of Terrorism Insurance Coverage for Inland Marine (Motor Truck Cargo and Towing) and Commercial General Liability Coverages

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$0.00, and does not include any charges for the portion of losses covered by the United States Government under the Act.

Form 4792 (07/15)

> PATLG11A 000010 010 010 007 > 2364 (08/1) * 0950 * 1781 SC (08/12)



Notice of underwriting and rating decision

Thank you for choosing a Progressive Insurance Group company for your insurance needs. Our goal is to provide you with an outstanding insurance experience at a competitive price.

When you quote, buy, renew or make changes to your policy, we obtain information from you and other sources. This may include information from your driving history, comprised of motor vehicle reports as well as credit reports. This allows us to give you a rate that better reflects your individual risk factors.

Under the federal Fair Credit Reporting Act, an insurer is required to send its customers a notice of "adverse action" if the insurer uses certain information from outside sources and, based on that information, the insurance is denied or cancelled, or there is an increase in the charge for the insurance. Some state laws require the notice when the customer is not placed in the insurer's very best rating category, even though this information may place a customer in an excellent rating category and, in many cases, actually improve the customer's rate.

We are providing this notice to comply with these legal requirements to notify you, and to help you understand better the information we use.

If you believe the information we used is incorrect or incomplete, or if you have questions about our use of this information, please refer to the procedures under the heading, "What should I do if I have a question?"

Description of the action taken:

You were not given our best underwriting or rating classification.

What was the effect of the action?

We did not give you our lowest premium due, in part, to information contained in your credit history. Even so, your premium may be lower than it otherwise would have been without our use of your credit history information. We look at credit history information that helps us to measure your insurance risk; this information does not necessarily reflect your credit worthiness. We evaluate your credit history information differently than a lender would. Therefore, it is possible to have a very good credit score, yet still not be eligible for our absolute lowest premiums.

For more information about our review and use of credit, refer to "Why is credit history reviewed and used?"

Who took the action?

The action was taken by Progressive Northern Insurance Co, which underwrote, priced and issued the policy, using consumer reports obtained by Progressive Casualty Insurance Company.

Who provided the information?

Credit information for ADAM BUTLER
was provided by:

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/reportaccess

What should I do if I have a question?

If you have a question about information in your credit report, please contact Experian. You may obtain a free copy of your credit report for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with Experian.

If you have questions about our use of credit history and insurance scores or need assistance obtaining a copy of your credit report, please call the Credit Information Team at 1-800-876-5411, Monday through Friday, 8:00 a.m. to 7:45 p.m. EST or Saturday, 9:00 a.m. to 12:45 p.m. EST.

The consumer reporting agencies who provided us with information about you did not make the underwriting and rating decision described in this notice, and cannot explain why the action was taken. If the information in a report is incorrect, you may call Customer Service for a review of your premium after the report has been corrected by the consumer reporting agency.

Since information contained in your consumer reports affects your premium, it is important for you to ensure that information in the reports is accurate.

How can an insurance score be improved?

A consumer can improve his or her insurance score, or maintain a good score, by paying bills on time and keeping credit balances low. It is also a good practice to avoid numerous credit applications in a short period of time. Every consumer should also regularly review his or her credit report to ensure that it remains accurate.

Why is credit history reviewed and used?

Credit history information has proven to be a very powerful predictor of future losses. This is confirmed by company data and research undertaken by a number of groups including EPIC Actuaries; LLC; the University of Texas at Austin; Fair, Isaac & Company and the Texas Department of Insurance.

Using credit history information as an underwriting factor has allowed us to offer more accurate and lower premiums to more people. Frequently, consumers unable to meet more traditional underwriting guidelines are able to get a lower premium because a review of their credit history is a component of the underwriting process.

Form 6487H (07/13)

PATLG11A 000010 010 * 010 008 < 2364 (08/11) * 0950 * 1781 SC (08/12) ^



Agent compensation disclosure

The insurance producer that sold you this policy is a licensed independent insurance agent authorized by Progressive Northern Insurance Co and by other insurance companies to solicit business on their behalf. We believe that independent agents who represent more than one company can better assist you in finding the combination of coverage, price and service that meets your needs.

We will pay your agent a commission for placing your policy with us. We may also help your agent pay for advertising and marketing that is designed to attract new customers.

Form Z181 (05/05)

< PATLGL11A 000010 010 * 010 009 < 2364 (08/1) * 0950 * 1781 SC (08/12)

